Docket No.: 064754-0012 <u>PATENT</u>

REPLY UNDER 37 CFR 1.116 - EXPEDITED PROCEDURE TECHNOLOGY CENTER 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: STOYANOV, ATANAS, et al.

Application No.: 10/057,436

Customer No.: 33401

Filed: January 25, 2002

Confirmation No.: 9655

Group Art Unit: 3624

Examiner: CHANDLER, SARA M.

Title: COMPUTERIZED RETAIL FINANCE PROGRAM SELECTION SYSTEMS AND

METHODS

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being transmitted electronically to the United States Patent and Trademark Office On June 1, 2008

De Anna Rodriguez

AMENDMENT UNDER 37 CFR 1.116 IN RESPONSE TO FINAL OFFICE ACTION MAILED FEBRUARY 14, 2008

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir

This is amendment is in response to the final office action that was mailed on February 14, 2008. A Petition for a One Month Extension of Time and a copy of a previously-filed declaration are being filed concurrently herewith.

Amendments to the claims begin on page 2 of this paper. Remarks begin on page 20 of this paper.